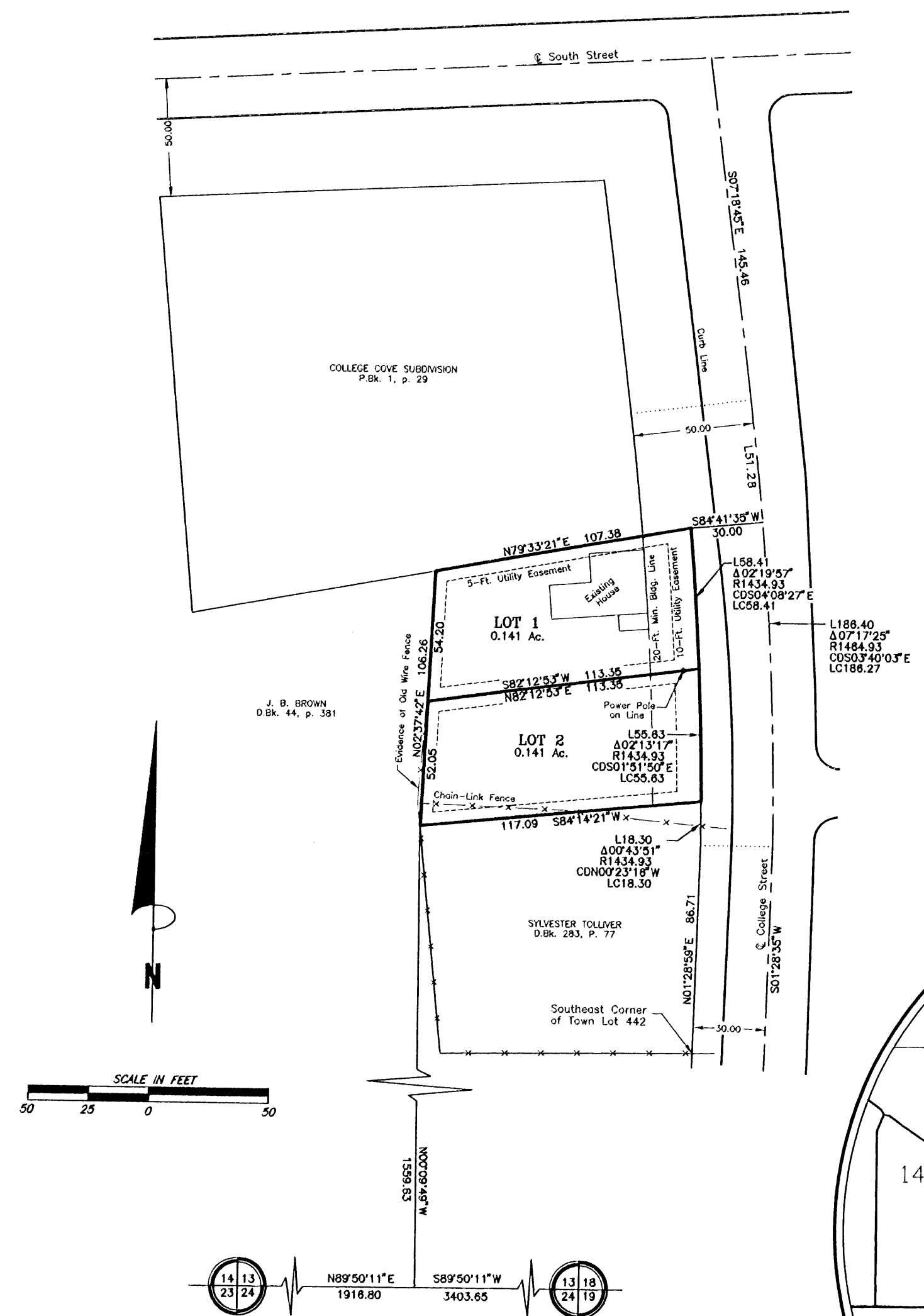


19



OWNER'S CERTIFICATE

I, MARY WATKINS, owner of the property hereon hereby adopt this plat as my plan of subdivision and dedicate the right-of-way of roads to the public use forever and reserve for the public utilities the utility easements shown on the plat. I certify I am owner in fee simple and that no taxes have become due and payable. This the 16th day of February, 1999.

Mary Watkins
MARY WATKINS

OWNER'S CERTIFICATE

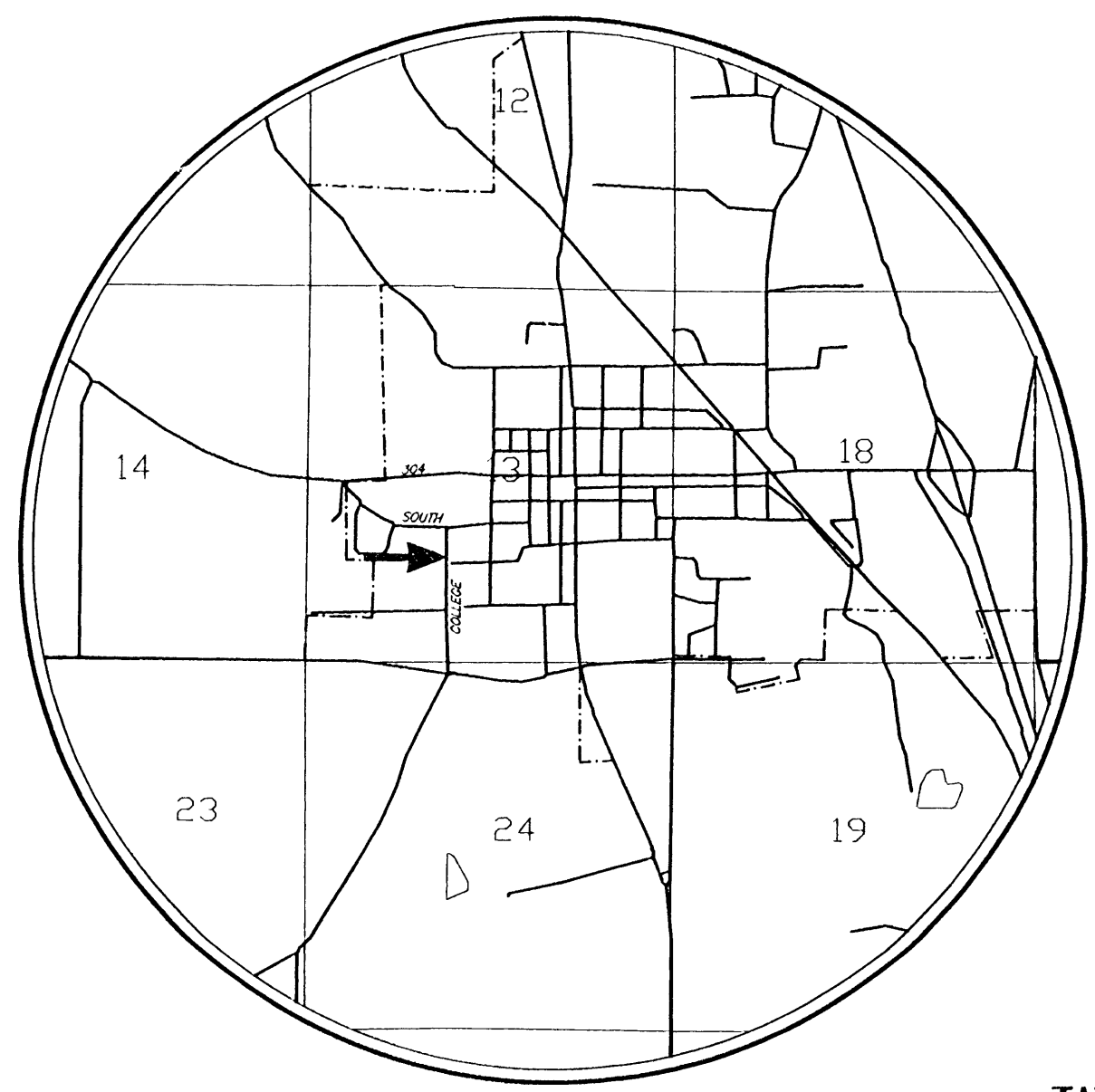
I, JAMES DENNIS, owner of the property hereon hereby adopt this plat as my plan of subdivision and dedicate the right-of-way of roads to the public use forever and reserve for the public utilities the utility easements shown on the plat. I certify I am owner in fee simple and that no taxes have become due and payable. This the 16th day of February, 1999.

James Dennis
JAMES DENNIS

NOTES

Water will be provided by the City of Hernando, Mississippi.
Sewer will be provided by the City of Hernando, Mississippi.

According to Federal Emergency Management Agency Flood Insurance Rate Map No. 28033C09120 D, dated May 3, 1990, the hereon shown property is not located in a flood hazard zone.



NOTARY'S CERTIFICATE
STATE OF MISSISSIPPI
COUNTY OF DESOTO

This day personally appeared before me the undersigned authority in and for said county and state, MARY WATKINS who acknowledged that he signed and delivered the foregoing plat for the purpose therein stated. Given under my hand an official seal of office this the 16th day of February, 1999.

Anna B. Langston
NOTARY
My commission expires: April 24, 2001

NOTARY'S CERTIFICATE
STATE OF MISSISSIPPI
COUNTY OF DESOTO

This day personally appeared before me the undersigned authority in and for said county and state, JAMES DENNIS who acknowledged that he signed and delivered the foregoing plat for the purpose therein stated. Given under my hand an official seal of office this the 16th day of February, 1999.

Anna B. Langston
NOTARY
My commission expires: April 24, 2001

CERTIFICATE OF SURVEY

This is to certify that I have drawn the plat from a survey and from deeds of record and the plat represents the information and it is true and correct.

Danny S. Rutherford
DANNY S. RUTHERFORD, P.E.L.S.

Approved by the CITY OF HERNANDO PLANNING COMMISSION on the 12th day of October, 1999.

Andrew McC...
CHAIRMAN

Marjorie L. Williams
ATTEST

Approved by the CITY OF HERNANDO BOARD OF ALDERMEN on the 12th day of October, 1999.

Charles B. Gile
PRESIDENT

James Kiley
CLERK OF THE BOARD

STATE OF MISSISSIPPI
COUNTY OF DESOTO

This is to certify that the subdivision plat shown hereon was filed for record in my office at 2:50 o'clock P.M. on the 14th day of August, 1999, and was immediately entered upon the index and recorded in Plat Book 72 on Page 19.

W.E. Davis
CHANCERY COURT CLERK
By: M. Heffer

STATE OF MISSISSIPPI
COUNTY OF DESOTO

This is to certify that the subdivision plat shown hereon was filed for record in my office at 2:50 o'clock P.M. on the 14th day of August, 1999, and was immediately entered upon the index and recorded in Plat Book 72 on Page 19.

James Kiley
CITY CLERK

R&A
RUTHERFORD & ASSOCIATES
ENGINEERING CONSULTANTS - SURVEYORS
324 WEST VALLEY STREET, SUITE 108
HERNANDO, MISSISSIPPI 38632
TELEPHONE: 901-428-5766 FAX: 901-428-9641

E99x115.dwg

WATKINS - DENNIS SUBDIVISION

0.282 ACRES IN THE SOUTHWEST QUARTER OF
SECTION 13, TOWNSHIP 3 SOUTH, RANGE 8
WEST, DESOTO COUNTY, MISSISSIPPI